

## Insurance

### Why has SheRunz SheRetreatz chosen X Cover?

We have chosen to offer Entry Protection Insurance to offer full protection for our **SheRetreatz** Retreat attendees. Previously we have used a Refund Policy, which follows a timeline with decreasing refund amounts. There is also an immense amount of admin surrounding refunds and replying to refund requests. We are not able to provide full refunds to competitors due to the costs associate with the Retreats.

By offering Entry Protection Insurance competitors have the ability to have full control over their money. They are able to enter with confidence that if the unexpected happens, then they will be able to receive a FULL REFUND\*.

### NO REFUNDS ARE GIVEN UNLESS THROUGH X COVER

If you choose not to take out X Cover Entry Protection Insurance you must be aware that there are no other options to receive a refund. We strongly recommend you get cover for your entry. **SheRunz SheRetreatz** does not offer deferred retreats / entries, roll overs, transfers or refunds, outside of refunds provided for X Cover if an athlete/attendee opts in.

### How do I get X Cover?

When you go to complete your online registration, you will be given an option to insure your Retreat Entry. If you select this option, you will then have the insurance fee added to your payment. Once you have entered and paid you will receive two emails - one from Event Plus which is your entry confirmation, and one from X Cover which gives you information around the refund protection and how to make a claim if required.

### How much does it cost?

Entry Protection Insurance with X Cover adds 8% on to your entry fee. It gives you the assurance that you will be able to get a FULL REFUND\* if something unexpected happens.

### What does X Cover Entry Protection Insurance cover\*?

X Cover will refund the cost of **your booking** if **you** are unable to attend a booked event due to:

- unexpected disruption of the **public transport network** you could not have reasonably known about before the date of the **booked event**.
- an **injury**, or an **illness** affecting **you** or a member of **your immediate family**.
- death happening to **you** at any time before the **booked event** or a member of **your immediate family** within a 4-week period of the **booked event**.
- the mechanical breakdown, accident, fire or theft en route of a private vehicle taking **you** to the **booked event**.
- jury service which **you** were unaware of at the time of the purchase.
- burglary or fire at **your** residence in the 48 hours immediately before the **booked event** that required the attendance of the **emergency services**.
- **you** being summoned to appear at court proceedings as a witness which **you** were unaware of at the time of purchase.

- **you** being a member of the armed forces and being posted overseas unexpectedly.
- adverse weather including snow, frost, fog or storm where the Police services or other Government agencies have issued warnings not to travel. **You** must provide confirmation of relevant road closures from the Police or the relevant Government agency.
- **you** are being relocated permanently for work by **your** employer more than 100 miles from the **booked event** which **you** were unaware of at the time of **booking**, or **you** are unexpectedly made compulsory redundant.

#### **How do I make a claim?**

X Cover sends you specific information on how to make a claim if required. The process is simple, and refunds are processed quickly. For full information on the Terms and Conditions please follow the link below.

\* Please read X Cover link below for Full Terms and Conditions.

[Claims | XCover.com](#)